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10/016,575	12/17/2001	Aamer Ahmad Sarfraz	**VE-0002	3269

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EXAMINER
GRAHAM, CLEMENT B

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>16 March 2009</u>.
2a)☒ This action is **FINAL**.   2b)☒ This action is non-final.
3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *31-48 and 52-56* is/are pending in the application.
    4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5)☐ Claim(s) _____ is/are allowed.
6)☒ Claim(s) *31-48 and 52-56* is/are rejected.
7)☐ Claim(s) _____ is/are objected to.
8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.
10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.
    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
    a)☐ All   b)☐ Some * c)☐ None of:
      1.☐ Certified copies of the priority documents have been received.
      2.☐ Certified copies of the priority documents have been received in Application No. _____.
      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)
2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3)☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.
4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.
5)☐ Notice of Informal Patent Application
6)☐ Other: _____.

DETAILED ACTION

1.   A request for continued examination under 37 CFR 1.114, including the fee set

forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this

application is eligible for continued examination under 37 CFR 1.114, and the fee set

forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action

has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 3/16/09

has been entered.

 2. Claims 31-48, 52-56, remained pending.

Claim Rejections - 35 USC § 103

3.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

4. Claims 31-48, 52-56, are rejected under 35 U.S.C. 103(a) as being unpatentable over

MaKipaa et al (Hereinafter MaKipaa Patent NO: 6, 394, 341) in view of Burger et al (Hereinafter

Burger US Patent: 7, 003, 495).

    As per claim 31, MaKipaa discloses a method of storing receipts comprising: instantiating a

database of electronic receipts coupled to a server, each receipt associated with a wherein each

receipt includes a list of items purchased during a cash transaction and unique transaction

identification information for the cash transaction;

receiving, at the server, a request for a specific electronic receipt associated with a specific

receipt card account number from a remote device and transmitting, from the server, information

indicative of said specific electronic receipt to said remote device (Note abstract and see column

6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

    MaKipaa fail to explicitly teach receipt card having a magnetic strip encoded with

information that identifies an electronic address of the database and information that identifies a user account number.

However Burger discloses similarly, any suitable memory device that permits a only single write operation to take place may be employed as the write-once memory. The memory may have instructions stored therein which, when executed by the controller, cause the controller to implement the routine described below in connection with FIGS. 7 12. Of course, the memory may also contain a suitable operating system (e.g., Palm OS, Microsoft's Windows CE, Microsoft's Windows for Smartcards, or some similar offering), appropriate device drivers, and other software employed in connection with the controller and/or the peripherals thereof. The memory may also be used to store the various media and personal information retained by the Pocket Vault. In one illustrative embodiment, the memory stores a plurality of different media issued by different and unrelated media issuers, including both financial (e.g., a credit or debit card) and non-financial media (e.g., a drivers license or a library card). Other examples of media or information that may be stored in the memory include: a social security card identification cards membership cards discount cards commuter passes, toll passes, transit cards access tools such as hotel keys, business cards coupons, concert and theatre tickets, transportation tickets, frequent customer cards (e.g., a frequent flier card), medical information cards receipt information, photographs, etc. (see column 9 lines 27-49 and column 14 lines 22-51 and column 31 lines 34-57 and column 32 lines 24-35).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of MaKipaa to include receipt card having a magnetic strip encoded with information that identifies an electronic address of the database and information that identifies a user account number taught by Burger in order to provide digital receipts generated as a result of a purchase transaction more particularly, to the storage thereof and access to a digital receipt generated as a result of a purchase transaction.

As per claim 32, MaKipaa discloses wherein said request for said specific electronic receipt is from a computer system located at a business. (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 33, MaKipaa discloses wherein said receiving; request for said specific electronic receipt is from a customer' s computer system. (Note abstract

and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 34, MaKipaa discloses wherein said unique transaction identification information further comprises:

the identity of the retailer who participated in said transaction, a transaction number, a gross amount, a sales tax, the a date of said transaction, and the a time of said transaction. (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 35, MaKipaa discloses further comprising:

receiving, at the server, a request for a plurality of receipts associated with the specific receipt card account number. (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 36, MaKipaa discloses further comprising:

receiving, at the server, a first electronic receipt associated with a first receipt card account number from a point of sale device; and

storing, by the server, the first electronic receipt in the database.

As per claim 37, MaKipaa further comprising:

receiving, at the server, a request for a transaction history associated with a receipt card account number (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 38, MaKipaa discloses a computer readable storage medium

including computer executable instructions that, when executed by a server, cause the server to store receipts by a method comprising:

generating a database of electronic receipts in a database each account number, wherein each receipt includes a list of items purchased during a cash transaction and unique transaction identification information for the cash transaction (see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62)

receiving a request for a specific electronic receipt associated with a specific receipt card account number from a remote device and transmitting information indicative of said specific electronic receipt to said remote device (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

MaKipaa fail to explicitly teach receipt associated with a receipt card having a magnetic strip encoded with information that identifies an electronic address of the database and information that identifies a user account.

However Burger discloses similarly, any suitable memory device that permits a only single write operation to take place may be employed as the write-once memory. The memory may have instructions stored therein which, when executed by the controller, cause the controller to implement the routine described below in connection with FIGS. 7 12. Of course, the memory may also contain a suitable operating system (e.g., Palm OS, Microsoft's Windows CE, Microsoft's Windows for Smartcards, or some similar offering), appropriate device drivers, and other software employed in connection with the controller and/or the peripherals thereof. The memory may also be used to store the various media and personal information retained by the Pocket Vault. In one illustrative embodiment, the memory stores a plurality of different media issued by different and unrelated media issuers, including both financial (e.g., a credit or debit card) and non-financial media (e.g., a drivers license or a library card). Other examples of media or information that may be stored in the memory include: a social security card identification cards membership cards discount cards commuter passes, toll passes, transit cards access tools such as hotel keys, business cards coupons, concert and theatre tickets, transportation tickets, frequent customer cards (e.g., a frequent flier card), medical information cards receipt information, photographs, etc. (see column 9 lines 27-49 and column 14 lines 22-51 and column 31 lines 34-57 and column 32 lines 24-35).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of MaKipaa to include receipt associated with a receipt card having a magnetic strip encoded with information that identifies an electronic address of the database and information that identifies a user account taught by Burger in order to provide digital receipts generated as a result of a purchase transaction more particularly, to the storage thereof and access to a digital receipt generated as a result of a purchase transaction.

As per claim 39, MaKipaa discloses wherein said request for said specific electronic receipt is from a computer system located at a business. (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 40, MaKipaa discloses wherein said request for said specific electronic receipt

is from a customer's computer system. (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 41, MaKipaa discloses wherein said unique transaction identification information further comprises:

the identity of the retailer who participated in said transaction, a transaction number, a gross amount, a sales tax, a date of said transaction, and a time of said transaction. (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 42, MaKipaa discloses further comprising:

receiving a request for a plurality of receipts associated with the specific receipt card account number. (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 43, MaKipaa discloses further comprising:

receiving a first electronic receipt associated with a first receipt card account number from a point of sale device and storing the first electronic receipt in the database. (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 44 MaKipaa discloses further comprising:

receiving a request for a transaction history associated with a receipt card account number. (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 45, MaKipaa discloses a system for storing receipts comprising: a component configured to generate maintain electronic receipts in a database each receipt associated with a account number, wherein each receipt including includes a list of items purchased during a cash transaction and unique transaction identification information for the cash transaction(see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62) a component configured to receive a request for a specific electronic receipt associated with a specific receipt card account number from a remote device; and

a component configured to transmit information indicative of said specific electronic receipt to said remote device (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

MaKipaa fails to explicitly teach receipt card having a magnetic strip encoded with information that identifies an electronic address of the database and information that identifies a user account.

However Burger discloses similarly, any suitable memory device that permits a only single write operation to take place may be employed as the write-once memory. The memory may have instructions stored therein which, when executed by the controller, cause the controller to implement the routine described below in connection with FIGS. 7 12. Of course, the memory may also contain a suitable operating system (e.g., Palm OS, Microsoft's Windows CE, Microsoft's Windows for Smartcards, or some similar offering), appropriate device drivers, and other software employed in connection with the controller and/or the peripherals thereof. The memory may also be used to store the various media and personal information retained by the Pocket Vault. In one illustrative embodiment, the memory stores a plurality of different media issued by different and unrelated media issuers, including both financial (e.g., a credit or debit card) and non-financial media (e.g., a drivers license or a library card). Other examples of media or information that may be stored in the memory include: a social security card identification cards membership cards discount cards commuter passes, toll passes, transit cards access tools such as hotel keys, business cards coupons, concert and theatre tickets, transportation tickets, frequent customer cards (e.g., a frequent flier card), medical information cards receipt information, photographs, etc. (see column 9 lines 27-49 and column 14 lines 22-51 and column 31 lines 34-57 and column 32 lines 24-35).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of MaKipaa to include receipt card having a magnetic strip encoded with information that identifies an electronic address of the database and information that identifies a user account taught by Burger in order to provide digital receipts generated as a result of a purchase transaction more particularly, to the storage thereof and access to a digital receipt generated as a result of a purchase transaction.

As per claim 46, MaKipaa discloses wherein said request for said specific electronic receipt is from a computer system located at a business (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 47, MaKipaa discloses wherein said request for said specific electronic receipt

is from a customer's computer system (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 48, MaKipaa discloses wherein said unique transaction identification information further comprises:
the identity of the retailer who participated in said transaction, a transaction number, a gross amount, a sales tax, a date of said transaction, and a time of said transaction. (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 49, MaKipaa discloses wherein said request for a specific electronic receipt associated with a specific receipt card account number from a remote device further comprises:
a request for a plurality of receipts associated with the specific receipt card account number. (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 50, MaKipaa discloses further comprising:
a component configured to receive, at the server, a first electronic receipt associated with a first receipt card account number from a point of sale device; and a component configured to store the first electronic receipt in the database (see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 51, MaKipaa discloses further comprising:
a component configured to receive, at the server, a request for a transaction history associated with a receipt card account number (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 52, MaKipaa discloses a receipt card method, the method comprising:
generating point of sale data for a transaction, wherein the point of sale data identifies an item and a purchase price for the item (see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62) receiving a form of payment for the transaction, wherein the form of payment is one of cash and a check, generating unique transaction identification information (see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62) generating an electronic receipt that identifies the point of sale data, the account number, the unique transaction identification information, and the form of payment(see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62) and transmitting the electronic receipt to the electronic address

of the receipt card server (see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

MaKipaa fails to explicitly teach receiving a receipt card on which is imprinted an account number that identifies an electronic address of a receipt card server and identifies a user account, wherein the receipt card comprises a plastic housing having a front face whereon the account number is embedded and a rear face whereon the account number is encoded in a magnetic strip.

However Burger discloses similarly, any suitable memory device that permits a only single write operation to take place may be employed as the write-once memory. The memory may have instructions stored therein which, when executed by the controller, cause the controller to implement the routine described below in connection with FIGS. 7 12. Of course, the memory may also contain a suitable operating system (e.g., Palm OS, Microsoft's Windows CE, Microsoft's Windows for Smartcards, or some similar offering), appropriate device drivers, and other software employed in connection with the controller and/or the peripherals thereof. The memory may also be used to store the various media and personal information retained by the Pocket Vault. In one illustrative embodiment, the memory stores a plurality of different media issued by different and unrelated media issuers, including both financial (e.g., a credit or debit card) and non-financial media (e.g., a drivers license or a library card). Other examples of media or information that may be stored in the memory include: a social security card identification cards membership cards discount cards commuter passes, toll passes, transit cards access tools such as hotel keys, business cards coupons, concert and theatre tickets, transportation tickets, frequent customer cards (e.g., a frequent flier card), medical information cards receipt information, photographs, etc. (see column 9 lines 27-49 and column 14 lines 22-51 and column 31 lines 34-57 and column 32 lines 24-35).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of MaKipaa to include receiving a receipt card on which is imprinted an account number that identifies an electronic address of a receipt card server and identifies a user account, wherein the receipt card comprises a plastic housing having a front face whereon the account number is embedded and a rear face whereon the account number is encoded in a magnetic strip taught by Burger in order to provide digital receipts

generated as a result of a purchase transaction more particularly, to the storage thereof and access to a digital receipt generated as a result of a purchase transaction.

As per claim 53, MaKipaa discloses wherein generating unique transaction identification information further comprises generating unique transaction identification information including information selected from a group of information consisting of an identity of the retailer, a transaction number, a gross amount, a sales tax amount, the data, and the time(Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

As per claim 54, MaKipaa discloses means for storing receipts comprising the steps of: means for generating a database of electronic receipts in a database located at a computerized system, each receipt associated with a receipt card having a magnetic strip encoded with information that identifies an electronic address of the database and information that identifies a receipt card account number, wherein each receipt includes a list of items purchased during a transaction and unique transaction identification information for the transaction and means for transmitting information indicative of said specific electronic receipt to said remote device.

MaKipaa fail to explicitly teach each receipt associated with a receipt card having a magnetic strip encoded with information that identifies an electronic address of the database and information that identifies a receipt card account number, means for receiving a request for a specific electronic receipt associated with a specific receipt card account number from a remote device.

However Burger discloses similarly, any suitable memory device that permits a only single write operation to take place may be employed as the write-once memory. The memory may have instructions stored therein which, when executed by the controller, cause the controller to implement the routine described below in connection with FIGS. 7 12. Of course, the memory may also contain a suitable operating system (e.g., Palm OS, Microsoft's Windows CE, Microsoft's Windows for Smartcards, or some similar offering), appropriate device drivers, and other software employed in connection with the controller and/or the peripherals thereof. The memory may also be used to store the various media and personal information retained by the Pocket Vault. In one illustrative embodiment, the memory stores a plurality of different media issued by different and unrelated media issuers, including both financial (e.g., a credit or debit card) and non-financial media (e.g., a drivers license or a library card). Other examples of media

or information that may be stored in the memory include: a social security card identification cards membership cards discount cards commuter passes, toll passes, transit cards access tools such as hotel keys, business cards coupons, concert and theatre tickets, transportation tickets, frequent customer cards (e.g., a frequent flier card), medical information cards receipt information, photographs, etc. (see column 9 lines 27-49 and column 14 lines 22-51 and column 31 lines 34-57 and column 32 lines 24-35).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of MaKipaa to include each receipt associated with a receipt card having a magnetic strip encoded with information that identifies an electronic address of the database and information that identifies a receipt card account number, means for receiving a request for a specific electronic receipt associated with a specific receipt card account number from a remote device taught by Burger in order to provide digital receipts generated as a result of a purchase transaction more particularly, to the storage thereof and access to a digital receipt generated as a result of a purchase transaction.

As per claim 55-56, MaKipaa discloses a method of storing transaction information, comprises: associating a receipt card with a user and a receipt card identification number, receiving, at a server, a electronic receipt including transaction details made by the user during a transaction, wherein the transaction details include a unique transaction identification, a list of items purchased and the receipt card identification number, storing, at a database, the electronic receipts in association with the receipt card account.

MaKipaa fail to explicitly teach wherein the receipt card account is associated with a plurality of electronic receipt, wherein the receipt card identification number is associated with a receipt card account, wherein the receipt card have a magnetic strip encoded with information indicative of the receipt card identification number.

However Burger discloses similarly, any suitable memory device that permits a only single write operation to take place may be employed as the write-once memory. The memory may have instructions stored therein which, when executed by the controller, cause the controller to implement the routine described below in connection with FIGS. 7 12. Of course, the memory may also contain a suitable operating system (e.g., Palm OS, Microsoft's Windows CE, Microsoft's Windows for Smartcards, or some similar offering), appropriate device drivers, and

other software employed in connection with the controller and/or the peripherals thereof. The
memory may also be used to store the various media and personal information retained by the
Pocket Vault. In one illustrative embodiment, the memory stores a plurality of different media
issued by different and unrelated media issuers, including both financial (e.g., a credit or debit
card) and non-financial media (e.g., a drivers license or a library card). Other examples of media
or information that may be stored in the memory include: a social security card identification
cards membership cards discount cards commuter passes, toll passes, transit cards access tools
such as hotel keys, business cards coupons, concert and theatre tickets, transportation tickets,
frequent customer cards (e.g., a frequent flier card), medical information cards receipt
information, photographs, etc. (see column 9 lines 27-49 and column 14 lines 22-51 and column
31 lines 34-57 and column 32 lines 24-35).

Therefore it would have been obvious to one of ordinary skill in the art at the time the
invention was made to modify the teachings of MaKipaa to include wherein the receipt card
account is associated with a plurality of electronic receipt, wherein the receipt card identification
number is associated with a receipt card account, wherein the receipt card have a magnetic strip
encoded with information indicative of the receipt card identification number taught by Burger in
order to provide digital receipts generated as a result of a purchase transaction more particularly,
to the storage thereof and access to a digital receipt generated as a result of a purchase transaction.

Conclusion
RESPONSE TO ARGUMENTS

5. Applicant's argument filed 3/16/09 has been fully considered but they are not persuasive for
the following reasons.

6. In response to Applicant's argument that MaKipaa fail to teach or suggest" receiving a
receipt card on which is imprinted an account number that identifies an electronic address of a
receipt card server and identifies a user account, wherein the receipt card comprises a plastic
housing having a front face whereon the account number is embedded and a rear face whereon
the account number is encoded in a magnetic strip and receipt card having a magnetic strip
encoded with information that identifies an electronic address of the database and information

that identifies a user account number. " the examiner disagrees with Applicant's because these limitations were addressed with a combination of teachings as stated.

MaKipaa discloses a method of storing receipts comprising: instantiating a database of electronic receipts coupled to a server, each receipt associated with a wherein each receipt includes a list of items purchased during a cash transaction and unique transaction identification information for the cash transaction;

receiving, at the server, a request for a specific electronic receipt associated with a specific receipt card account number from a remote device and transmitting, from the server, information indicative of said specific electronic receipt to said remote device (Note abstract and see column 6 lines 12-20 and column 8 lines 12-23 and column 10 lines 11-62).

However Burger discloses similarly, any suitable memory device that permits a only single write operation to take place may be employed as the write-once memory. The memory may have instructions stored therein which, when executed by the controller, cause the controller to implement the routine described below in connection with FIGS. 7 12. Of course, the memory may also contain a suitable operating system (e.g., Palm OS, Microsoft's Windows CE, Microsoft's Windows for Smartcards, or some similar offering), appropriate device drivers, and other software employed in connection with the controller and/or the peripherals thereof. The memory may also be used to store the various media and personal information retained by the Pocket Vault. In one illustrative embodiment, the memory stores a plurality of different media issued by different and unrelated media issuers, including both financial (e.g., a credit or debit card) and non-financial media (e.g., a drivers license or a library card). Other examples of media or information that may be stored in the memory include: a social security card identification cards membership cards discount cards commuter passes, toll passes, transit cards access tools such as hotel keys, business cards coupons, concert and theatre tickets, transportation tickets, frequent customer cards (e.g., a frequent flier card), medical information cards receipt information, photographs, etc. (see column 9 lines 27-49 and column 14 lines 22-51 and column 31 lines 34-57 and column 32 lines 24-35).

Therefore it is obviously clear that Applicant's claimed limitations were addressed with the teachings of MaKipaa and Burger.

7.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B. Graham whose telephone number is 571-272-6795. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas Dixon can be reached on (571) 272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Frantzy Poinvil/
Primary Examiner, Art Unit 3696

CG
June 4, 2009